Case 19-23887-JAD Doc 125 Filed 04/06/23 Entered 04/07/23 00:24:29 Imaged Certificate of Notice Page 1 of 9

> **FILED** 4/4/23 9:27 am Ϋ́

IN THE UNITED STATE FOR THE WESTERN DIS	CLERK U.S. BANKRUPTC COURT - WDPA		
IN RE: TROY R SHEFFIELD Debtor(s).) Case No. 19-23887-JAD) Chapter 13) Doc. # 123)	
	OF COURT es That Apply)		
☑ Confirming Plan on Final Basis	☐ Chapter 13 Plan dated:		
☐ Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection	•	l:	

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1231 effective 7/20.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:

A. For the remainder of the Plan term, the periodic monthly Plan payment is
amended to be \$, beginning To the extent there is no wage
attachment in place or if an existing wage attachment is insufficient to fund the
Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a
wage attachment motion (or motions) to fully fund the Plan payments, or shall
sign up for and commence payments under the Trustee's TFS online payment
program.

B. The length of the Plan is changed to a total of at leastmonths. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket. The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.
PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.
D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
F. The following utility creditorshall be paid monthly payments of \$ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

	The secured claim(s) of the following creditors shall govern as to claim amount, be paid at the indicated interest rate in a monthly amount to be determined by
Tru	astee to pay in full during the Plan term:
	The secured claim(s) of the following creditor(s) shall govern, following all owed post-petition payment change notices filed of record:

- - ➤ No payment to Wilmington Savings Fund Society FSB CL.#9-2 PPFN totaling \$1400 based on the understanding that this claim was incorporated into the loan modification at OE 11-4-22 (Doc 108). If Debtor counsel determines this understanding is in error, he will seek stip order modifying plan to provide for payment.

*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.

2. Deadlines. The following deadlines are hereby established and apply to this case:

- A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **B.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-1(c)(2), the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a

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distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

- C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

- **A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- **B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor(s)' counsel must file a fee application in accordance with W.PA.LBR 2016-1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

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- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.
- **G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

Н.	The Debtor(s) s	hall pay timely	all post-confir	mation tax	liabilities	directly	to the
appropriate tax	xing authorities a	s they become of	lue.				

Dated: 4/4/2023

United States Bankruptcy Judge Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 19-23887-JAD
Troy R Sheffield Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Apr 04, 2023 Form ID: pdf900 Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2023:

Recip ID		Recipient Name and Address
db	+	Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614
15158467	+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15168913	+	CITIMORTGAGE, INC., CENLAR FSB SUBSERVICING ON BEHALF OF, CITIMORTGAGE, INC., BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430
15158473	+	Carla Sheffield, 6 Moga Street, Pittsburgh, PA 15206-2240
15158474	+	Cenlar Central Loan Administration, PO Box 77423, Trenton, NJ 08628-7423
15134466	+	Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158487	+	George J. Francis, M.D., LTD, 4727 Friendship Ave. # 300, Pittsburgh, PA 15224-1778
15158489	+	Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
15158490	+	National Rehab Equipment, Inc., 540 Lindbergh Dr., Coraopolis, PA 15108-2750
15158492	+	North Side Christian Health center, 816 Middle Street, Pittsburgh, PA 15212-4915
15158493	+	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15134469	+	Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158496	+	Post-gazette Fcu, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158497	+	Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313
15158502	+	Wilkinsburg Penn Joint Water Authority, 2200 Robinson Blvd, PA 15221-1193

TOTAL: 15

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + Email/Text: ebnpeoples@grblaw.com	Date/Time	Recipient Name and Address
		Apr 04 2023 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 04 2023 23:35:00	Wilmington Savings Fund Society, FSB, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Rd, Anaheim, CA 92806-5948
15181032	+ Email/Text: acbafcu@onecommail.com	Apr 04 2023 23:35:00	ACBA Federal Credit Union, The Bank Tower, Ste. 801, 307 Fourth Ave., Pittsburgh, PA 15222-2113
15134457	+ Email/Text: bncnotifications@pheaa.org	Apr 04 2023 23:35:00	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158469	Email/Text: g20956@att.com	Apr 04 2023 23:35:00	AT&T, PO Box 755, Atwater, CA 95301-0755
15134456	+ Email/Text: acbafcu@onecommail.com	Apr 04 2023 23:35:00	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15167390	Email/Text: ally@ebn.phinsolutions.com	Apr 04 2023 23:35:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15134458	+ Email/Text: ally@ebn.phinsolutions.com	Apr 04 2023 23:35:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158484	Email/Text: kburkley@bernsteinlaw.com	Apr 04 2023 23:35:00	Duquesne Light Company, PAYMENT PROCESSING CENTER, PO BOX 10, Pittsburgh, PA 15230-0010

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District/off: 0315-2

Date Rcvd: Apr 04		Form ID: pdf900	Total Noticed: 51
15163896		•	
	+ Email/Text: documentfiling@lciinc.co	Apr 04 2023 23:35:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15134463	Email/Text: cfcbackoffice@contfinco.	com Apr 04 2023 23:35:00	Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158478	Email/Text: cfcbackoffice@contfinco.	com Apr 04 2023 23:35:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
15158499	Email/Text: cfcbackoffice@contfinco.	com Apr 04 2023 23:35:00	Reflex, PO Box 6812, Carol Stream, IL 60197
15134459	+ Email/PDF: AIS.cocard.ebn@aisinfo.c	1	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15134460	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 04 2023 23:45:08	Capital One Auto Finance, Attn: Bankruptcy, Po
15134461	Email/PDF: acg.coaf.ebn@aisinfo.com	Apr 04 2023 23:45:03	Box 30285, Salt Lake City, UT 84130-0285 Capital One Auto Finance, Credit Bureau Dispute,
15139824	Email/PDF: AIS.cocard.ebn@aisinfo.c	com	Plano, TX 75025
		Apr 04 2023 23:45:07	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15134462	+ Email/PDF: Citi.BNC.Correspondence	e@citi.com Apr 04 2023 23:45:13	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
15158476	+ Email/Text: documentfiling@lciinc.co	Apr 04 2023 23:35:00	Comcast, PO Box 719, Toledo, OH 43697-0719
15134464	+ Email/Text: ccusa@ccuhome.com	Apr 04 2023 23:35:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV
15158480	+ Email/Text: bdsupport@creditmanager	mentcompany com	26501-7209
		Apr 04 2023 23:35:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15134465	+ Email/PDF: creditonebknotifications@	Apr 04 2023 23:45:03	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15168221	+ Email/Text: kburkley@bernsteinlaw.co	om Apr 04 2023 23:35:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158485	+ Email/Text: bankruptcydepartment@ts	Apr 04 2023 23:35:00	EOS CCA, PO Box 329, Norwell, MA 02061-0329
15134467	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 04 2023 23:45:08	First PREMIER Bank, Attn: Bankruptcy, Po Box
15158483	Email/Text: sbse.cio.bnc.mail@irs.gov	<i>I</i>	5524, Sioux Falls, SD 57117-5524
15150400	•	Apr 04 2023 23:35:00	Department of the Treasury, 310 Lowell St. Stop 360, Andover, MA 01810
15158488	Email/Text: JCAP_BNC_Notices@jca	Apr 04 2023 23:35:00	Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303
15157190	Email/PDF: resurgentbknotifications@	Presurgent.com Apr 04 2023 23:45:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15166980	+ Email/PDF: ais.midfirst.ebn@aisinfo.c	Apr 04 2023 23:45:12	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15134468	+ Email/PDF: pa_dc_claims@navient.co	Apr 04 2023 23:45:12	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15179701	Email/PDF: pa_dc_claims@navient.co	Apr 04 2023 23:45:12	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15164107	Email/Text: bnc-quantum@quantum3g	group.com Apr 04 2023 23:35:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA
15158498	+ Email/Text: Supportservices@receival		98083-0788
15158500	Email/Text: amieg@stcol.com	Apr 04 2023 23:35:00	Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548
100000			

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Apr 04 2023 23:35:00

State Collection Service, Inc., PO Box 6250,

Madison, WI 53716

15134470 + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Apr 04 2023 23:35:00

Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO

63304-2225

15385632 + Email/Text: BKBCNMAIL@carringtonms.com

Apr 04 2023 23:35:00

WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass

Road, Anaheim, CA 92806-5948

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address CITIMORTGAGE, INC.
cr		MIDFIRST BANK
15158495		Post-gazette Fcu
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15158466	*+	AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15158465	*+	Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210
15158468	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15158477	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808
15158470	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15158471	*+	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15158472	*	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15158475	*+	Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
15158479	*+	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209
15158481	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15158482	*+	Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15158486	*+	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15158491	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15158494	*+	Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818
15158501	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 3 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2023 at the address(es) listed below:

Name Email Address

Albert G. Reese, Jr.

on behalf of Debtor Troy R Sheffield areese8897@aol.com

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agreese 8897@gmail.com; r41196@notify.best case.com; of fice manager@alreese law.com

Brian Nicholas

on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com

Daniel Philip Jones

 $on \ behalf \ of \ Creditor \ CITIMORTGAGE \ INC. \ djones@sterneisenberg.com, bkecf@sterneisenberg.com$

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Mario J. Hanyon

on behalf of Creditor CITIMORTGAGE INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

 $on\ behalf\ of\ Creditor\ Peoples\ Natural\ Gas\ Company\ LLC\ ecfpeoples@grblaw.com\ \ PNGbankruptcy@peoples-gas.com$

Thomas Song

on behalf of Creditor CITIMORTGAGE INC. pawb@fedphe.com

TOTAL: 9